



November 2019 - Training Update

Dear Assistor,

We are writing to notify you of an important change regarding Individual Coverage Health Reimbursement Arrangements.

New in 2020, employers are permitted to offer eligible employees an Individual Coverage Health Reimbursement Arrangement (HRA), which can be used to buy individual market health insurance coverage. Employers that choose to offer Individual Coverage HRAs must provide a notice to employees who receive them, including who employees can contact for specific questions about their HRA. Employees are not permitted to claim APTC for any month that they are enrolled in an Individual Coverage HRA. If the Individual Coverage HRA is considered unaffordable, an employee is permitted to opt out of their Individual Coverage HRA and enroll in NY State of Health coverage with financial assistance, if eligible.

The NY State of Health application does not currently determine if an Individual Coverage HRA is affordable. Consumers should call customer service from where they will be directed to a specialized team that will help them determine whether their HRA is affordable. We have added a calculator to our website for consumers to use and to help estimate whether their Individual Coverage HRA is affordable. For more information about Health Reimbursement Arrangements (HRAs) and to access the Individual Coverage HRA affordability calculator please visit: <https://info.nystateofhealth.ny.gov/HRA>.

Since the NY State of Health Application is not able to calculate Individual Coverage HRA affordability, help text has been added to the application to ask about access to and enrollment in other types of coverage. **See below for examples of the new help text.**

If a consumer has access to or is enrolled in an HRA, the help text will direct them to complete their application, then contact NY State of Health at 1-855-355-5777 and tell us that they have access to or are enrolled in a Health Reimbursement Arrangement (HRA). This will trigger a member of a designated team to reach out to the consumer to help them determine the type of HRA they are offered or enrolled in and if applicable whether their Individual Coverage HRA is affordable.

Depending on the terms of an Individual Coverage HRA, employees may be able to purchase individual health insurance coverage through NY State of Health, or directly through an issuer. However, there may be tax issues related to using an Individual Coverage HRA to buy coverage on NY State of Health. Employees are encouraged to talk to their employer about whether they are permitted to buy a plan through NY State of Health. Employees are required to be enrolled in individual coverage for each month that they are enrolled in an Individual Coverage HRA.

Please contact Assistor.Admin@health.ny.gov if you have any further questions regarding this matter.

Thank you for all that you do to help New Yorkers shop, compare and enroll in health insurance coverage through NY State of Health.

Coverage carlos Has

NY State of Health uses information about the coverage you are currently enrolled in to see if you can get help paying for all or some of your health insurance premiums.

Is carlos enrolled in health coverage other than Medicare now? *

Yes No

Select "Yes" if you get health coverage through a family member's health plan. Select "No" if you are not enrolled in any health coverage through NY State of Health. Types of coverage include: Essential Plan, or a Qualified Health Plan through Tricare, Veterans Health Administration, or a Health Reimbursement Arrangement (HRA) or individual coverage HRA. If you have access to or are enrolled in a Health Reimbursement Arrangement (HRA) or individual coverage HRA, please complete your application then contact NY State of Health at 1-855-355-5777 and tell them you have access to or are enrolled in a Health Reimbursement Arrangement (HRA). There may be tax issues related to using your Health Reimbursement Arrangement (HRA) to purchase coverage through the NY State of Health. For more information about Health Reimbursement Arrangements (HRAs) please visit: <https://info.nystateofhealth.ny.gov/HRA>.

Please indicate if carlos is enrolled in any of the following types of health coverage:

- Coverage under an eligible employer-sponsored health plan
- COBRA
- Retiree Insurance
- Coverage offered in the individual market
- Self-funded student health insurance plans
- Foreign health Coverage
- Refugee Medical Assistance
- Accident-only coverage or disability income insurance
- Liability insurance, including auto insurance
- Workers compensation or similar insurance
- Prescription Only Drug Coverage

“An Employer Sponsored Health Plan is the health insurance plan offered to you or your family from a job. This includes a Health Reimbursement Arrangement (HRA) or individual coverage Health Reimbursement Arrangement (HRA) offered to you or your family to help pay for coverage.

If you have access to or are enrolled in a Health Reimbursement Arrangement (HRA) or individual coverage HRA, please complete your application then contact NY State of Health at 1-855-355-5777 and tell them you have access to or are enrolled in a Health Reimbursement Arrangement (HRA). There may be tax issues related to using your Health Reimbursement Arrangement (HRA) to purchase coverage through the NY State of Health. For more information about Health Reimbursement Arrangements (HRAs) please visit: <https://info.nystateofhealth.ny.gov/HRA>.”

nystateofhealth
The Official Health Plan Marketplace

ABOUT RESOURCES FORMS GET HELP 1-855-355-5777 ESPANOL LANGUAGE

Logged in as carlos6 Account Number AC0000222813 Sign Out

ACCOUNT INFORMATION

- Account Information
- BUILD HOUSEHOLD**
 - Household Members
 - Relationships
 - Residential Address
 - Household Summary
- COVERAGE PREFERENCE**
 - Public MEC
- INCOME INFORMATION**
 - Tax Filing Status
 - Income Details
 - Income Summary
- OTHER INFORMATION
- APPLICATION SUMMARY
- FIND A PLAN

Coverage carlos Has

NY State of Health uses information about the coverage you are currently enrolled in to see if you can get help paying for all or some of your health insurance premiums.

Is carlos enrolled in health coverage other than Medicare now? *

Yes No

Select "Yes" if you get health coverage through your job. You should also select "Yes" if you get health coverage through a family member's job, like a parent or spouse.

Select "No" if you are not enrolled in health coverage, or if you are currently enrolled in coverage through NY State of Health. Types of coverage offered through the Marketplace include Medicaid, Child Health Plus, the Essential Plan, or a Qualified Health Plan. You should also select "No" if you are currently enrolled in coverage through Tricare, Veterans Health Benefits or Peace Corps.

Insurance

The "Policy Cost" is the amount that you contribute to your medical benefits. If this is not clearly indicated on your payroll remittance, contact Human Resources at your employer to get this information.

Please indicate the type of coverage you have below. Check all that apply.

Covered by employer or other group health plan

If you receive a Health Reimbursement Arrangement (HRA) or Individual Coverage HRA from your employer, leave this blank. If you have access to or are enrolled in a Health Reimbursement Arrangement (HRA) or individual coverage Health Reimbursement Arrangement (HRA), please complete your application and then contact NY State of Health at 1-855-355-5777 and tell them you have access to or are enrolled in a Health Reimbursement Arrangement (HRA).

Policy Cost

ID Number Policy Cost Frequency of Payment

Coverage Start Date Coverage End Date Service Covered

Inpatient Outpatient Both

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Can carlos get health care coverage through a job? Check yes even if the coverage is through someone else's job, such as a parent or a spouse. Tell me more *

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Yes No

Is carlos qualified to enroll in this coverage?

Yes No

Employer Information

Employer Name Employer Identification Number

Employer Address Line 1 Employer Address Line 2

City ZIP Code State

Employer Phone Number - -

Who can we contact about employee health insurance?

Contact Phone Number (if different from above) - - Contact Email Address

Does the employer offer a health plan that meets minimum value standards? Yes No

If you receive a Health Reimbursement Arrangement (HRA) or Individual Coverage Health Reimbursement Arrangement (HRA) from your employer, do not report the amount you get from those accounts here.

If you have access to or are enrolled in a Health Reimbursement Arrangement (HRA) or individual coverage Health Reimbursement Arrangement (HRA), please complete your application and then contact NY State of Health at 1-855-355-5777 and tell them you are enrolled in or have access to a Health Reimbursement Arrangement (HRA). For more information about Health Reimbursement Arrangements (HRAs) please visit: <https://info.nystateofhealth.ny.gov/HRA>.

For the lowest cost plan that meets the minimum value standards (under \$500 for individual employees (you) and \$1,000 for family plans) How much would the employee have to pay in premiums for this plan?

Cost How Often

“This means how much you would have to pay for the least expensive insurance that covers just you (not any family members) and meets the minimum value standard.

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Find a Plan for carlos_karl

On this page, you will see the plans that are available for you to purchase. You can search plans by different criteria such as how much you will pay each month (monthly premium), the category (metal) of the plan you want, and/or the health insurance carrier you prefer. You can search for plans based on their quality ratings.

You can also see the plans that your doctor accepts, or plans that include hospitals or other facilities that you use. However, this does not guarantee that your doctor accepts the plan. In addition to using the search function, call your doctor's hospital, or other facilities to see what plan they accept.

You can apply for an affordability hardship exemption if you think you cannot afford to purchase health insurance due to your projected income in the coming year. Click on **Apply for an Exemption** for next steps.

Quality Ratings Data Disclaimer: Plan quality ratings and enrollee survey results are calculated by the federal government, using data provided by health plans in 2018. The ratings will be displayed for health plans for the 2019 plan year. We're testing the use of star ratings this year and will use this test to improve the program. Learn more about these ratings: <https://info.nystateofhealth.ny.gov/QualityRatings>

You can use more than one search criteria, and then click on **Apply Filters** to see your choices. Click on **Reset All Filters** to restart your search.

Monthly Premium: \$200^{min} to \$2,000^{max}

Metal Level: Select

Carrier Name: Select

Overall Quality Rating: ☆☆☆☆

Filter Options

Advanced Premium Tax Credit The total advance premium tax credit you can apply to your monthly premium cost is listed below. You can choose to take any amount of your advance premium tax credit up to the maximum amount. Use the slider to change your advance premium tax credit amount. When you change the amount of your advance premium tax credit, the amount in the monthly premium column will change to show how much your monthly cost will be after you take the advance premium tax credit. This is the amount you will pay each month.

Up to \$144.40/month or \$1732.80/year may be applied to qualifying plan purchases.

If you plan to use a Health Reimbursement Arrangement (HRA) to pay for coverage, please talk to your employer about whether you are allowed to buy a plan through NY State of Health.

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Monthly Premium: \$ 0.00

Slider: \$0 to \$144.40

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Review Your Plans

Review the plans that you have picked for your family members. Click on **Confirm and Check Out** at the bottom of the page to enroll in these selections.

Cost Sharing Reduction (INDIVIDUAL)

carlos karl (Health Coverage Start Date: 07/01/2019)

Health Plan	Monthly Premium	Advance Premium Tax Credit	Amount you Would Owe
New Plan Name: Fidelis Care Silver ST INN Pediatric Dental Dep25 Metal Level: Silver Start Coverage: 07/01/2019 End Coverage: 12/31/2019	\$513.08	\$144.40	\$368.68

carlos karl - Advanced Premium Tax Credit

Up to \$144.40/Month or \$1732.80/Year may be applied to qualifying plan purchases.
**If your employer helps you pay for health coverage through the Marketplace, you should subtract the amount you get from your employer from your tax credit. Learn more: <https://HealthCare.gov/help/qsehra>

\$ 144.40

\$0 \$144.40

\$144.40

Advanced Premium Tax Credit

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\$0.00 \$144.40

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